



**North Carolina National Guard
Soldiers and Airmen Assistance Fund, Inc.
7410 Chapel Hill Road
Raleigh, North Carolina 27607**

Operational Guidelines

The Soldiers and Airmen Assistance Fund (SAAF) was established in 2004, designated as a private non-profit 501(C) (3) organization. Our mission is to provide financial aid to our North Carolina National Guard Soldiers, Airmen and their families coping with unusual or unpreventable hardships. The SAAF is proud of our Guardsman, past and present, and their service to our country. Our nonprofit organization dedicates itself to helping those Guard families who have selflessly given for our freedom. Our office is located in the NC National Guard Association building, 7410 Chapel Hill Road in Raleigh, NC.

Application:

A. Only active members of the North Carolina Army and Air National Guard are eligible to request assistance. However, if the member is deployed, their spouse is eligible to request assistance from the NCNG-SAAF with a valid power of attorney (both the deployment and the power of attorney are subject to verification.) The requesting member must be in good standing with no AWOLs or unsatisfactory performances, no current debt to the military and cannot have a defaulted loan with the SAAF.

B. The NCNG-SAAF requests that the applicant explore all resources (family, community service organizations, churches, etc.) before making application for emergency assistance. The SAAF is a "Last Resort" resource.

Funds Administration:

The requested financial assistance must be to solve a crisis situation. A "crisis" is defined as "an event beyond the control of the Guard member or a family member that requires assistance that is not available from any other reasonable source." Additionally, the financial assistance is designed to remedy a one-time problem, not an ongoing situation. If an applicant's monthly cost of living notably exceeds their income, no one-time infusion of financial assistance will solve the problem. Applicants will be referred to a financial counselor or representative from the State Family Readiness Program office or the Airmen and Family Readiness Center for additional financial counseling prior to their requests being sent to the review board.

The SAAF does not provide grants for the following:

- Payment for non-essential items or services
 - Financing ordinary leave or vacation
- Expenses over child custody (support or alimony)
- Cases involving domestic violence/separations
- Credit cards, loans or consolidation of debt (bankrupts)
- Purchase of a home purchase or home improvements
 - Home foreclosures
 - Payoff (home, car, boat)
- Purchase, rental or lease of a vehicle
 - Vehicle payments, insurance
- Cover bad checks or pay credit card bills
- IRS or military debt, or debt owed to a friend/family member
 - Fines or legal expenses
 - Payment for Funeral expenses

- Bills obviously due to excessive use or personal mismanagement

Financial Assistance Available:

A. Grants are available not to exceed \$1,000.00 if request is related to the military. Grant request non-related to the military will not exceed \$750.00. If the grant request is \$750.00 or less, the Executive Director can issue a check without ERC board approval. **Soldiers or Airmen may apply for a grant (an outright gift with no repayment), based on presentation of the application, required documents and Chain of Command endorsement.** While there is no lifetime maximum, any additional request within a one-year period must be carefully considered to ensure there is no abuse of the intent of the fund.

B. Exceptions to Policy: In exceptional circumstances, we may provide amounts over the \$1,000.00 limit. If the requesting leader believes that we can best help the Soldier, Airman, or family and resolve the financial crisis by providing additional (more than the maximum amount) or repeat assistance (a second request for the same Soldier, Airman, or family) he may request an exception to policy to provide the additional financial assistance. The requestor must fully explain and justify why we should approve an exception to policy. The SAAF Chairman approves exceptions to policy; if the Chairman is not available, any two Board members may approve exceptions to policy.

C. Military Pay Issues: Grants are available for temporary delay in military pay not to exceed \$500.00. No funds related to a pay issue will be approved until the NCNG Deputy USPFO or the Air Guard Pay Branch has verified that SAAF assistance is needed.

Application Procedures:

A. Direct application to the SAAF will not be accepted. Request forms and guidelines are located on our website at <http://www.nc.ngb.army.mil/Services/Pages/NCNG-SAAF.aspx>.

B. The applicant's first step will be to contact the full-time staff of his/her unit or the Family Support Coordinator for that area. **If the request for assistance is non-military related, the applicant must contact the NCNG/SAAF Family Financial Advisor, contact number is 919-334-8313.** The application will not be reviewed by the ERC Committee if this step is omitted.

C. The applicant's full-time representative or the Family Assistance Coordinator will assist the member in preparing the grant request application, ensuring the request goes through their unit and then will submit the application to the SAAF. Submitted applications that are incomplete or have no endorsement letter from the unit will be returned without action. The individual's Command Sergeants Major or Master Chief must be also be notified by the unit staff of the request for financial assistance and that a problem exists that needs to be addressed. The unit endorsement letter will have the full time Readiness NCO's email address and contact number.

D. No application information will be released to any outside organization except your chain of command. The SAAF reserves the right to contact your chain of command concerning the request or if the request is related to military pay, contacting the appropriate military pay branch.

E. Deliver, mail, or fax application packet to address at the top of application form.

Application Review: Emergency Relief Committee (ERC):

A. The ERC is appointed by the SAAF Board of Directors and reviews the application to determine validity, actual need for assistance and the amount of the grant to be given. The ERC committee is a combination of Army, Air and non-military members with appropriate gender and minority membership. Upon receipt of the grant request and supporting

documentation, the SAAF Executive Director will transmit the request via electronic means to the committee members for voting. All voting will be electronically returned to the SAAF office. Five (5) affirmative responses are required for approval. Upon receipt of the five affirmative responses, the SAAF Executive Director will issue and mail the check to the applicant at the address provided. Any denied application will be returned to the applicant.

B. The following is considered by the ERC committee to evaluate an applicant's request:

- Purpose and validity of the request
- Extent of hardship
- Information on family income from all sources
- Itemized statement of monthly and other expenses
- Whether financial assistance will relieve situation
- Amount of assistance requested versus what is needed
- Whether the need is being met or can be better met by another agency
- Confirmation of chain of command endorsement and duty status
- Has applicant received assistance before

C. The goal of the ERC Committee is to respond to each request within three (3) working days. No funds will be dispersed pending final determination by the ERC Committee.

Disbursements:

A. Disbursements are normally sent directly to the service member or applicant.

B. If an applicant is approved for a grant of \$1,000, that individual is not eligible to receive future assistance from the SAAF until two years from the issue date of the check unless an exception to policy has been granted by the Board of Directors.

C. Applicants and/or the member's chain of command will be promptly notified when determination of their case has been decided by personal letter or email.

Donations and Support:

The Soldiers and Airmen Assistance Fund is supported by individual and corporate donations and through various fund raising events. The Department of Motor Vehicles offers a special "In God We Trust" license plate bearing the familiar yellow ribbon, with a portion of the proceeds donated to the SAAF. We also offer prints of a painting by the famous military artist Don Stivers, which depicts North Carolina Guard Soldiers in the Battle of Baqubah in Iraq.

More Information Needed?

Contact Dennis Roach at 919-851-3390, (toll-free 1-800-821-6159, ext. 3) or email ncngsaaf@bellsouth.net if more information is required.

Updated 3 December 2012. Operational Guidelines are reviewed and updated annually by the SAAF Board of Directors. Any questions or suggestions should be sent to the SAAF Office, Attn: Dennis Roach, Executive Director

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Operational Procedures 2012

The purpose of this directive is to establish policy/procedures with respect to internal operations of the Soldiers and Airmen Fund, to set forth governing policies/procedures for daily operations and committees. This SOP is not intended to nor does it attempt to undermine the Articles of Incorporation and the By-Laws of the Soldiers and Airmen Fund; but rather, its purpose is to amplify and in some cases, clarify its contents. These policies have been adopted and approved by the Board of Directors.